Amendments to the Claims:

1. (Currently amended) A method for managing a financial transaction of a user at [[a]] both online and offline ~~merchant~~ merchants, comprising:

providing via a server an identification of both online and offline merchants for selection by a user;

authenticating the user at the server via a device of the user while the user is at an online or offline site of the merchant;

transmitting via the server activation information for activating a reusable, pre-existing, unaltered and permanent credit or debit card account number of the user from the user device to a financial institution for processing financial transactions, while the user is authenticated and based on a selection of the merchant by the user on the server;

submitting a payment request including the reusable, pre-existing, unaltered and permanent credit or debit card account number to the financial institution from the merchant, while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated; and

de-activating the reusable, pre-existing, unaltered and permanent credit or debit card account number after the payment request is processed by the financial institution, wherein the financial institution only accepts and processes payment requests received from merchants while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated, and the financial institution declines payment requests while the reusable, pre-existing, unaltered and permanent credit or debit card account number is de-activated.

2. (Cancelled)

3. (Original) The method of claim 1, further comprising authenticating the user with the user device.

4. (Currently amended) The method of claim [[2]] 1, wherein the activation information is automatically transmitted to the financial institution when the user logs into the server.

5. (Currently amended) The method of claim [[2]] 1, wherein the result of the processing of the financial transaction is transmitted to the user via the server.

6. (Currently amended) The method of claim [[2]] 1, wherein the activation information is transmitted from the user device to the server, and the method further comprises transmitting the activation information from the server to the financial institution.

7. (Original) The method of claim 6, wherein the activation information is transmitted as one of a secure signal, an encrypted e-mail message, a secure facsimile message, a secure wireless communications message, a secure telephone communications message, a secure SMS message, and a secure web services message.

8. (Original) The method of claim 1, wherein the activation information is transmitted from the user device to the financial institution.

9. (Original) The method of claim 8, wherein the activation information is transmitted as one of a secure signal, an encrypted e-mail message, a secure facsimile message, a secure wireless communications message, a secure telephone communications message, a secure SMS message, and a secure web services message.

10. (Currently amended) The method of claim [[2]] 1, further comprising:
creating a unique user name and password for the user at the server; and
using the unique user name and password in the authenticating step.

11. (Currently amended) The method of claim [[2]] 1, further comprising de-activating the reusable, pre-existing, unaltered and permanent credit or debit card account

number (i) a predetermined amount of time after the user is authenticated or (ii) after the user goes offline from the server.

12. (Currently amended) The method of claim [[2]] 1, further comprising:

creating a unique credit or debit card with a limited available balance based on the reusable, pre-existing, unaltered and permanent credit or debit card account number of the user; and

allowing the user to execute financial transactions subject to the available balance using the unique credit or debit card in place of the reusable, pre-existing, unaltered and permanent credit or debit card account number.

13. (Original) The method of claim 12, further comprising:

authenticating the user at the server; and

transmitting from the server the activation information to the financial institution for processing of the payment request, wherein the financial institution processes online and offline payment requests received from merchants while the unique credit or debit card is activated and declines payment requests while the unique credit or debit card is de-activated.

14. (Original) The method of claim 13, wherein the payment requests comprises partial payment requests and the method further comprises processing the partial payment requests including generating subsequent activation information for processing remaining payments.

15. (Original) The method of claim 13, wherein the payment requests comprises recurring payment requests and the method further comprises processing the recurring payment requests including generating subsequent activation information for processing the recurring payments.

16. (Original) The method of claim 1, wherein the user authentication includes at least one of authentication of the user based on a user name and password of the user,

authentication of the user based on biometric information of the user, and authentication of the user based on personal identification number information of the user.

17. (Original) The method of claim 1, wherein the de-activating of the reusable, pre-existing, unaltered and permanent credit or debit card account number is performed at the financial institution after the processing of the payment request.

18. (Original) The method of claim 1, wherein the financial institution includes web services for processing the activation information and the user device is enabled to access the web services of the financial institution for transmitting the activation information.

19. (Currently amended) The method of claim [[2]] 1, wherein the financial institution includes web services for processing the activation information, the user device is not enabled to access the web services of the financial institution, and the method further comprises the user device accessing the server, which accesses the web services of the financial institution for processing the activation information.

20. (Original) The method of claim 1, further comprising transmitting the reusable, pre-existing, unaltered and permanent credit or debit card account number from the user device to a device of the merchant for processing the payment request.

21. (Original) The method of claim 20, further comprising storing the reusable, pre-existing, unaltered and permanent credit or debit card account number on the user device via a secure mechanism.

22. (Original) The method of claim 1, further comprising reading the reusable, pre-existing, unaltered and permanent credit or debit card account number from a card via a card reader device of the merchant for processing the payment request.

23. (Original) The method of claim 1, wherein the payment request comprises a partial payment request and the method further comprises processing the partial payment

request including generating subsequent activation information for processing remaining payments.

24. (Original) The method of claim 1, wherein the payment request comprises a recurring payment request and the method further comprises processing the recurring payment request including generating subsequent activation information for processing recurring payments.

25. (Original) A system configured to perform the steps recited in claim 1.

26. (Original) A storage medium storing a computer program for performing the steps recited in claim 1.

27. (Currently amended) A system for managing a financial transaction of a user at [[a]] both online and offline ~~merchant~~ merchants, the system comprising:

means for providing via a server an identification of both online and offline merchants for selection by a user;

means for authenticating the user at the server via a device of the user while the user is at an online or offline site of the merchant;

means for transmitting via the server activation information for activating a reusable, pre-existing, unaltered and permanent credit or debit card account number of the user from the user device to a financial institution for processing financial transactions, while the user is authenticated and based on a selection of the merchant by the user on the server;

means for submitting a payment request including the reusable, pre-existing, unaltered and permanent credit or debit card account number to the financial institution from the merchant, while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated; and

means for de-activating the reusable, pre-existing, unaltered and permanent credit or debit card account number after the payment request is processed by the financial institution, wherein the financial institution only accepts and processes payment requests received from merchants while the reusable, pre-existing, unaltered and permanent credit or debit card

account number is activated, and the financial institution declines payment requests while the reusable, pre-existing, unaltered and permanent credit or debit card account number is de-activated.

28. (Original) The system according to claim 27, wherein the means for authenticating, the means for transmitting, the means for submitting, and the means for de-activating comprise devices of a computer system.

29. (Original) The system according to claim 27, wherein the means for authenticating, the means for transmitting, the means for submitting, and the means for de-activating comprise computer readable instructions recorded on a computer readable medium.